

Information to identify the case:

Debtor 1	Sonya C Brown	Social Security number or ITIN xxx-xx-5328
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-28447-SLM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sonya C Brown

3/28/23

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:

Sonya C Brown

Debtor

Case No. 18-28447-SLM

Chapter 13

District/off: 0312-2

User: admin

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Date Rcvd: Mar 28, 2023

Form ID: 3180W

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol**Definition**
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2023:**

Recip ID	Recipient Name and Address
db	+ Sonya C Brown, 1977 Long Terrace, Union, NJ 07083-5406
cr	+ LAKEVIEW LOAN SERVICING, LLC, PHELAN HALLINAN DIAMOND & JONES, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ LAKEVIEW LOAN SERVICING, LLC C/O FLAGSTAR BANK, FS, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ PINGORA LOAN SERVICING, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
517796062	+ Garden State Anesthesia Services PA, Law Offices of Paul L Marks, PLLC, 299 North Plank Road, Ste 104, Newburgh, NY 12550-1787
517757733	+ Jersey City Medical Center, 350 Montgomery Street, 2nd Floor, Jersey City, NJ 07302-4041
517757732	+ Jersey City Medical Center, Attn: Patient Billing, 50 Baldwin Avenue, Jersey City, NJ 07304
517757734	+ McCabe, Weisberg & Conway, PC, 216 Haddon Avenue, Suite 201, Westmont, NJ 08108-2818
517886500	+ Pingora Loan Servicing, LLC, 425 Phillips Boulevard, Ewing, NJ 08618-1430
517757735	+ Quality Asset Recovery, 7 Foster Ave. Ste. 101, Gibbsboro, NJ 08026-1191
517889151	+ Wells Fargo Bank , NA, d/b/a Wells Fargo Auto, PO Box 13000, Raleigh, NC 27605-3000

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 28 2023 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 28 2023 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517757727	EDI: CAPITALONE.COM	Mar 29 2023 00:38:00	Capital One, 15000 Capital One Drive, Richmond, VA 23238
517824219	EDI: CAPITALONE.COM	Mar 29 2023 00:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517757728	+ Email/Text: clientservices@credit-control.com	Mar 28 2023 20:47:00	Central Loan Admin & R, PO Box 77404, Ewing, NJ 08628-6404
517757729	+ Email/Text: esther@cbhv.com	Mar 28 2023 20:47:00	Collection Bureau Of The Hudson, 155 N Plank Rd, Newburgh, NY 12550-1748
517757730	+ Email/Text: electronicbkydocs@nelnet.net	Mar 28 2023 20:47:00	Dept Of Education/Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
517757731	+ Email/Text: james.r.shear@hud.gov	Mar 28 2023 20:48:00	HUD, 52 Corporate Circle, Albany, NY 12203-5166
518029241	Email/Text: SERVICINGMAILHUB@flagstar.com	Mar 28 2023 20:47:00	LAKEVIEW LOAN SERVICING, LLC C/O, FLAGSTAR BANK, FSB, 5151 CORPORATE DRIVE, SUITE 3-142, TROY, MI 48098-2639
518029242	+ Email/Text: SERVICINGMAILHUB@flagstar.com	Mar 28 2023 20:47:00	LAKEVIEW LOAN SERVICING, LLC C/O, FLAGSTAR BANK, FSB, 5151 CORPORATE DRIVE, SUITE 3-142, TROY, MI 48098-2639, LAKEVIEW LOAN SERVICING, LLC C/O, FLAGSTAR BANK, FSB 48098-2639

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517794379	Email/PDF: resurgentbknotifications@resurgent.com	Mar 28 2023 20:51:26	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services., LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518722248	+ EDI: AISMIDFIRST	Mar 29 2023 00:38:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
518722247	+ EDI: AISMIDFIRST	Mar 29 2023 00:38:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
517785319	+ Email/Text: electronicbkydocs@nelnet.net	Mar 28 2023 20:47:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
517757737	+ EDI: WFFC2	Mar 29 2023 00:38:00	Wells Fargo Dealer Services, PO Box 1697, Winterville, NC 28590-1697

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517757736	*+	Quality Asset Recovery, 7 Foster Ave., Ste. 101, Gibbsboro, NJ 08026-1191

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2023 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor Pingora Loan Servicing LLC NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Herbert B. Raymond	on behalf of Debtor Sonya C Brown herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdeleyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa S DiCerbo	on behalf of Creditor Pingora Loan Servicing LLC nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com

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Nicholas V. Rogers

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC C/O FLAGSTAR BANK, FSB nj.bkecf@fedphe.com

U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 7